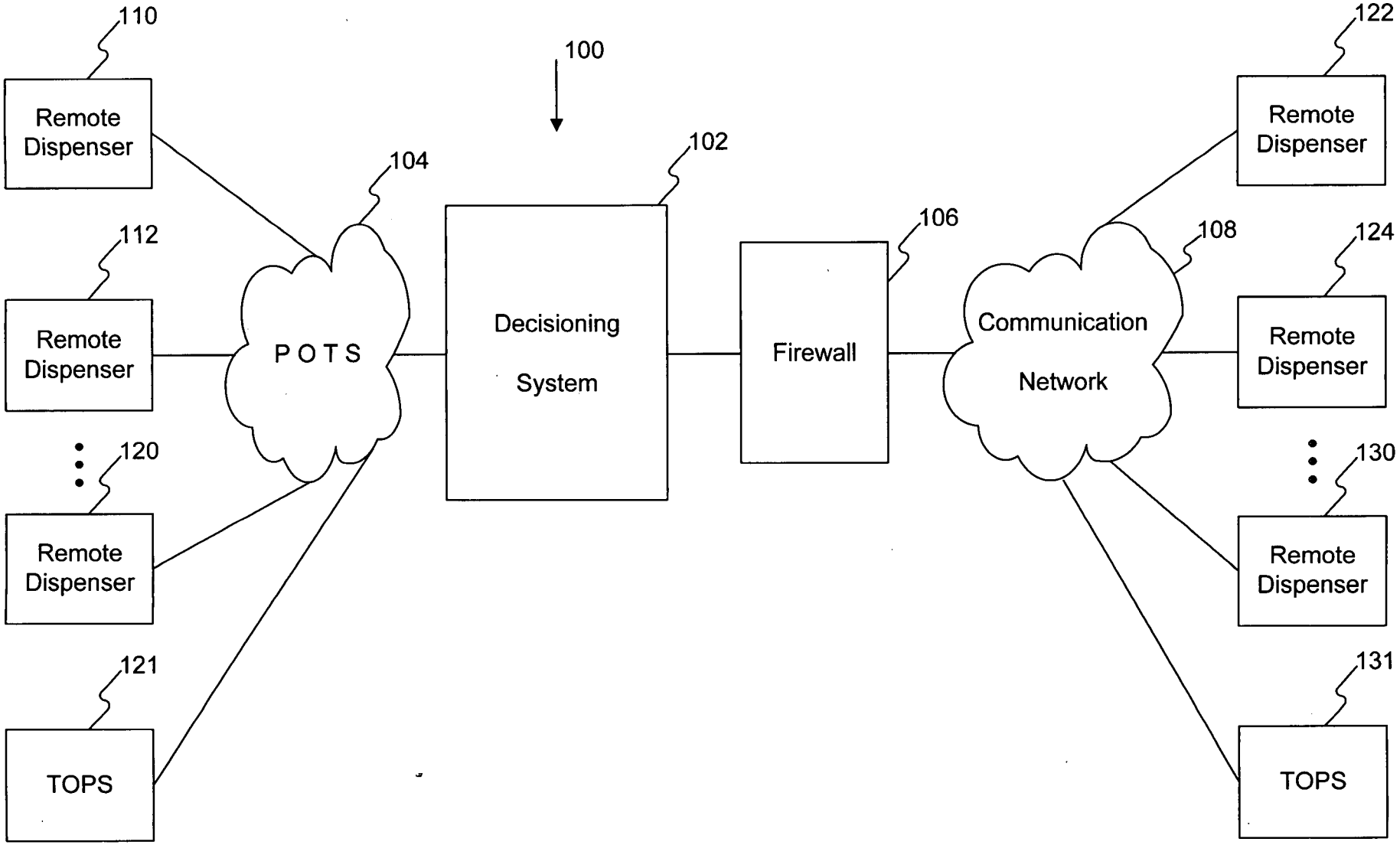

FIG. 1

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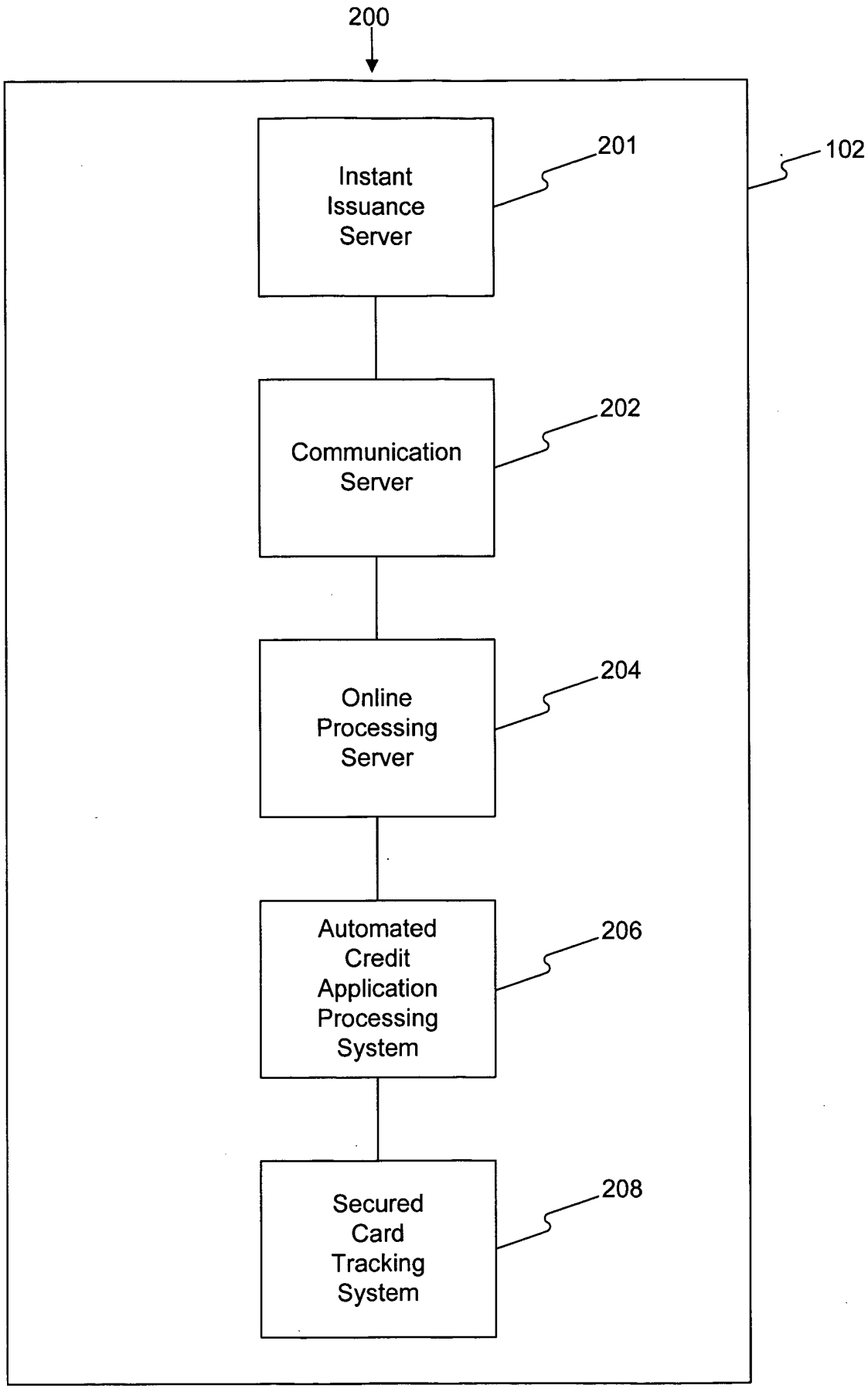

FIG. 2

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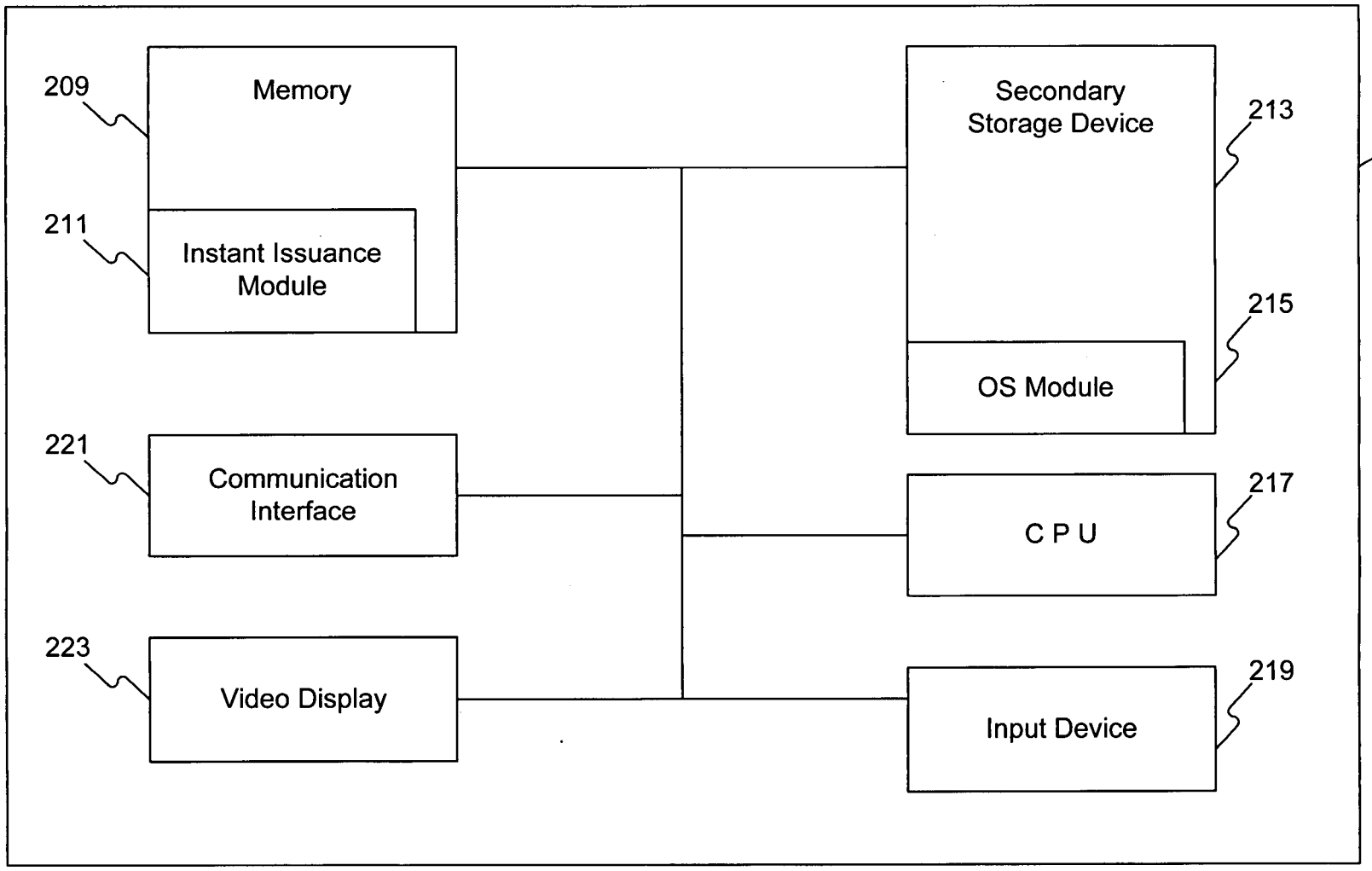

FIG. 3

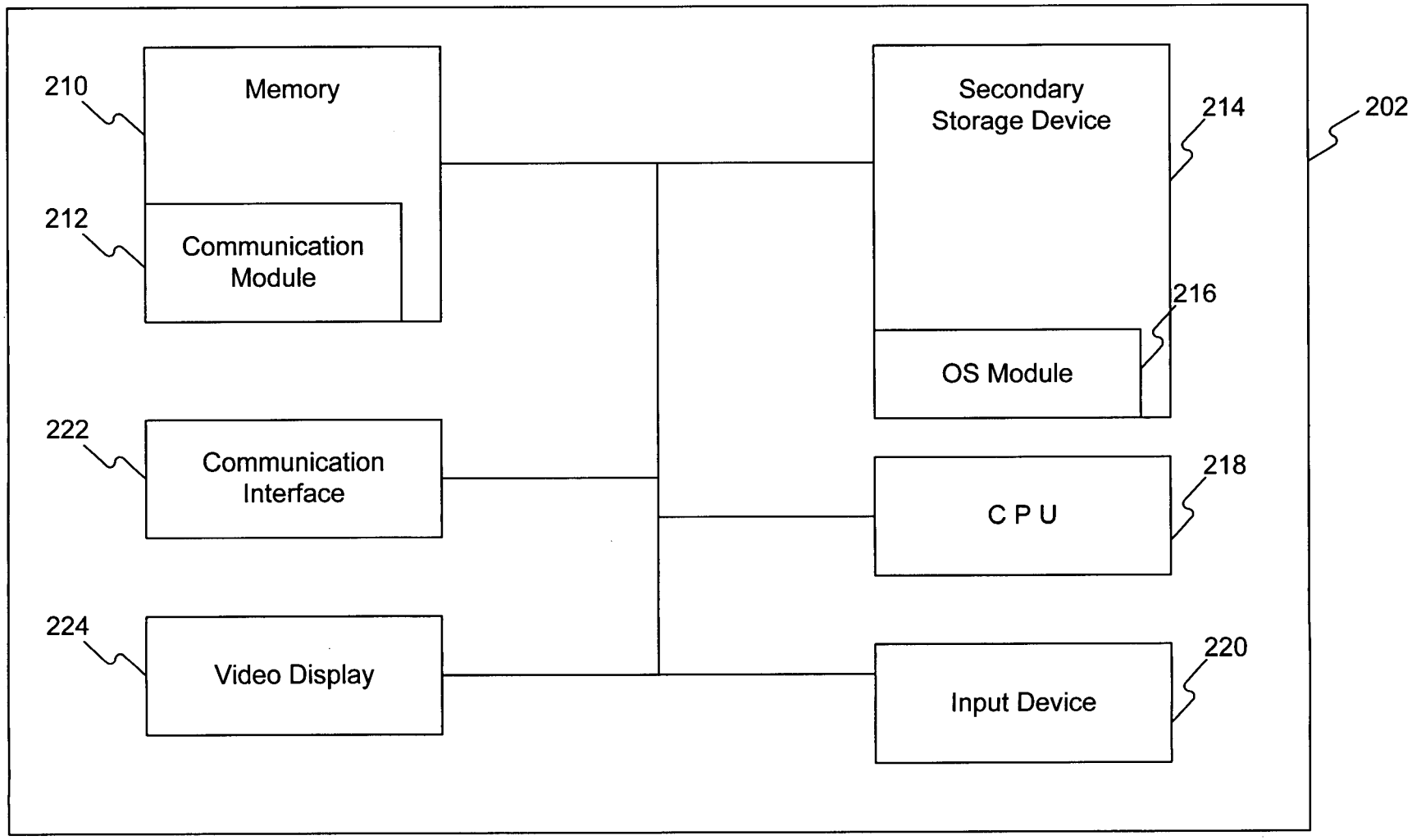

FIG. 4

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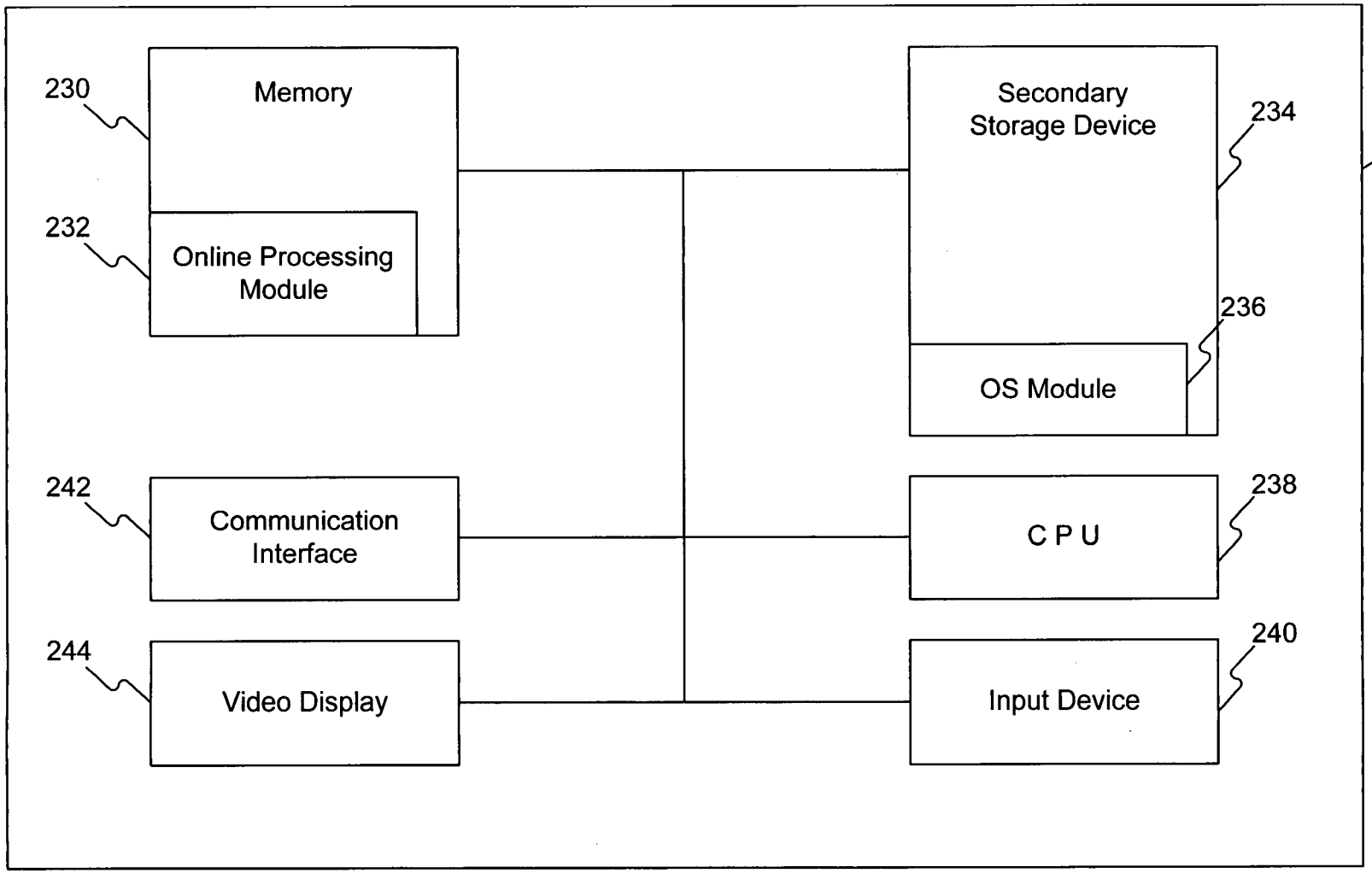

FIG. 5

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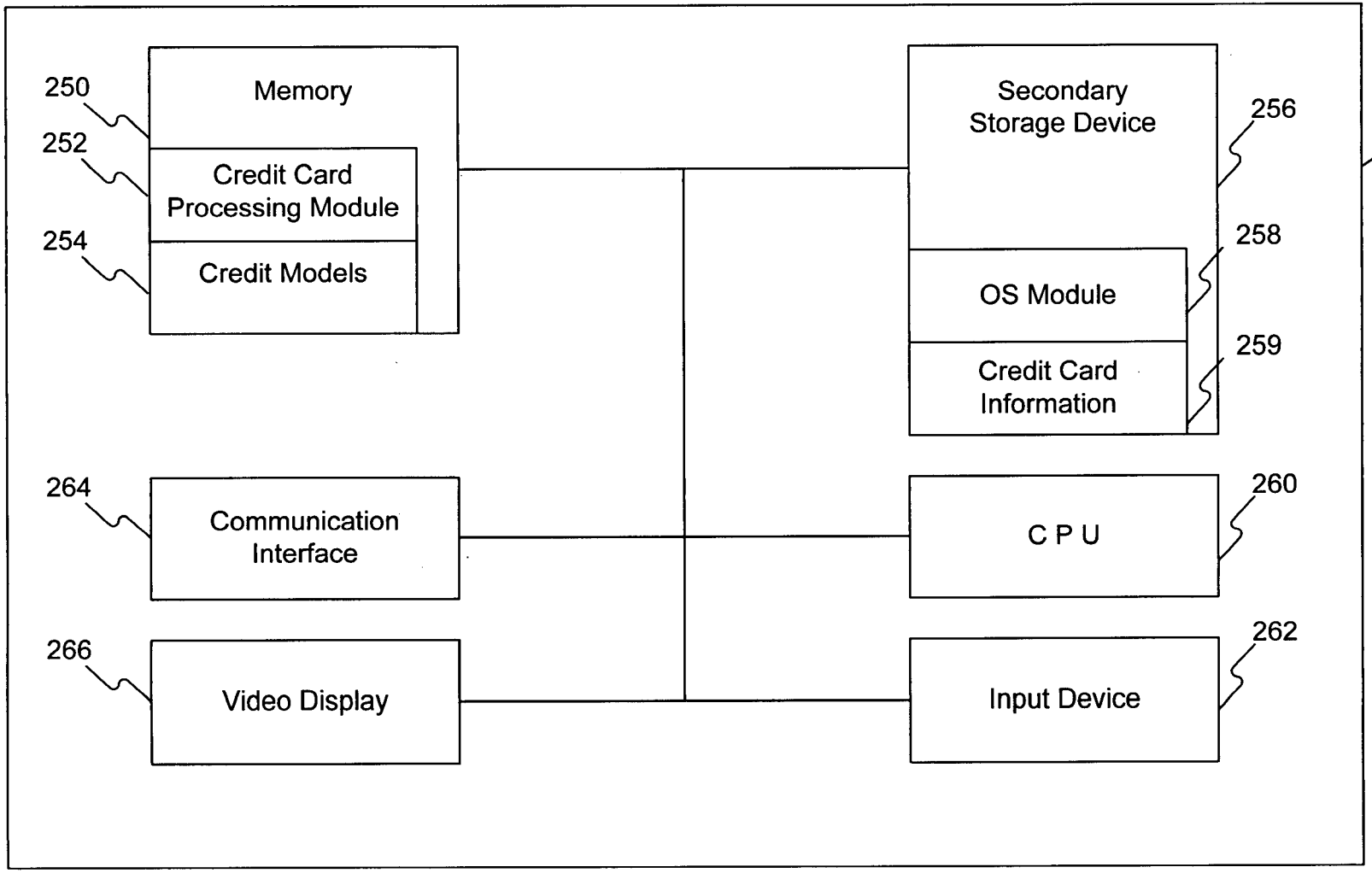
250
Memory
252
Credit Card Processing Module
254
Credit Models
Secondary Storage Device
256
206
258
OS Module
259
Credit Card Information
264
Communication Interface
260
C P U
266
Video Display
262
Input Device

FIG. 6

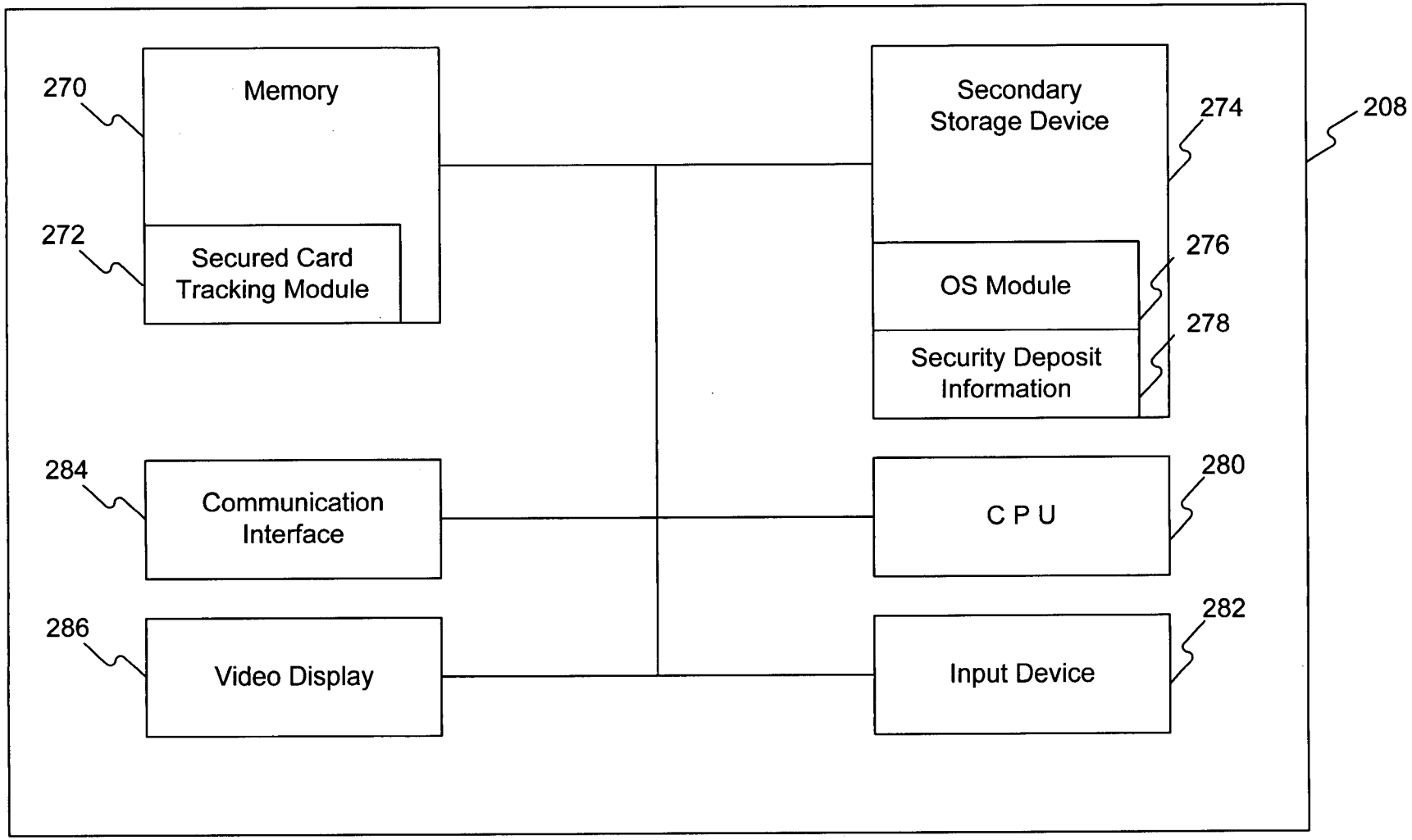

FIG. 7

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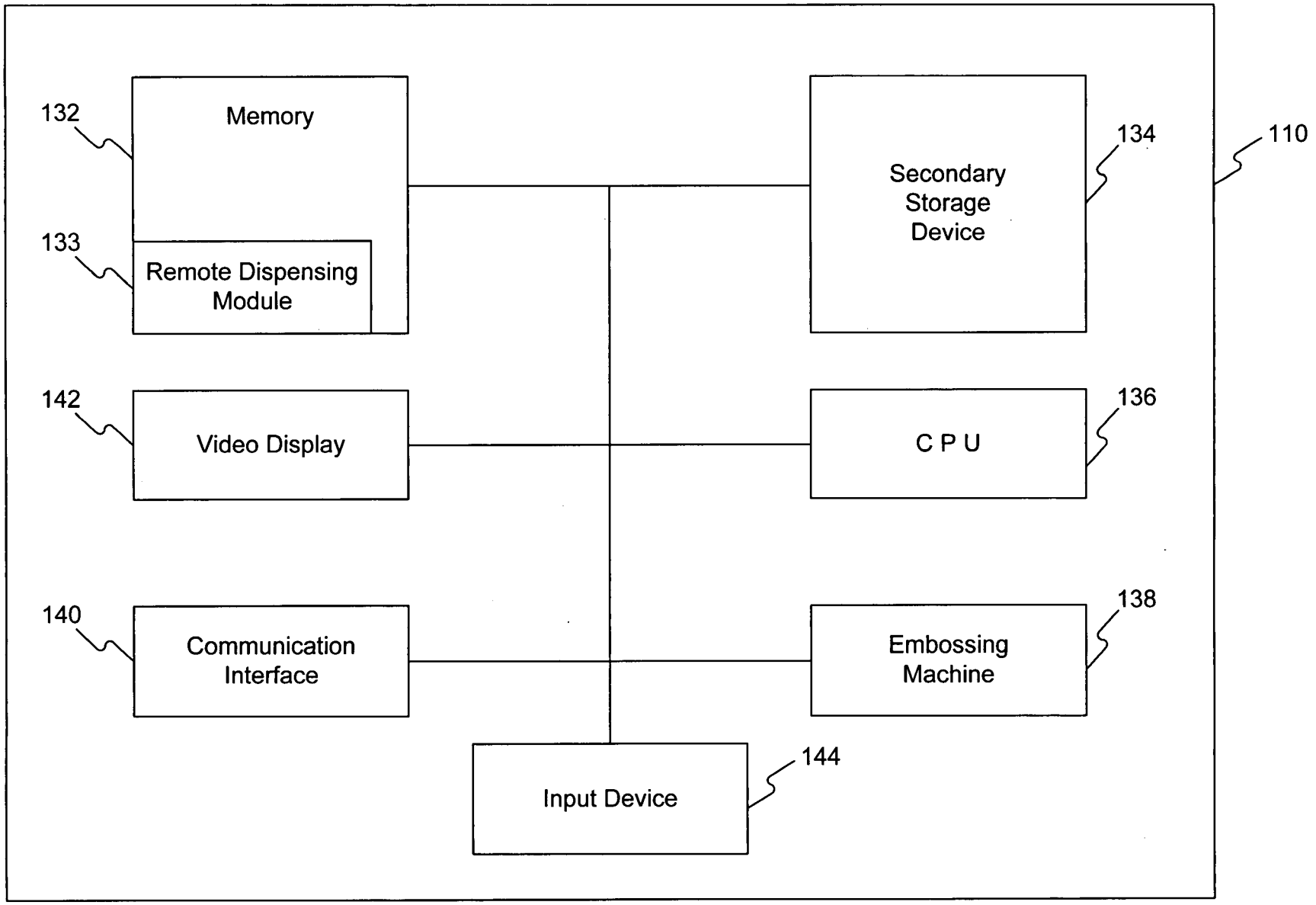

FIG. 8

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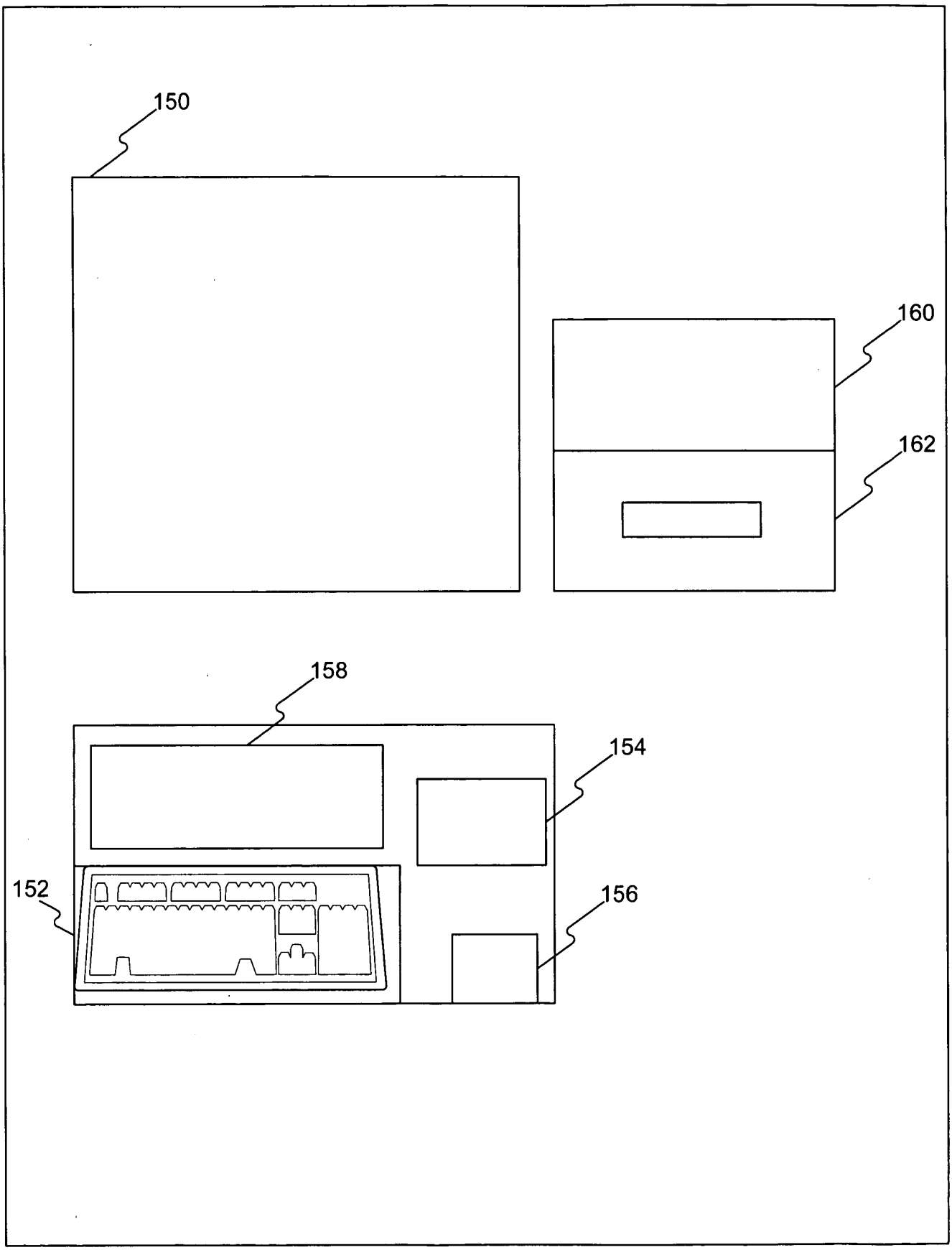

FIG. 9

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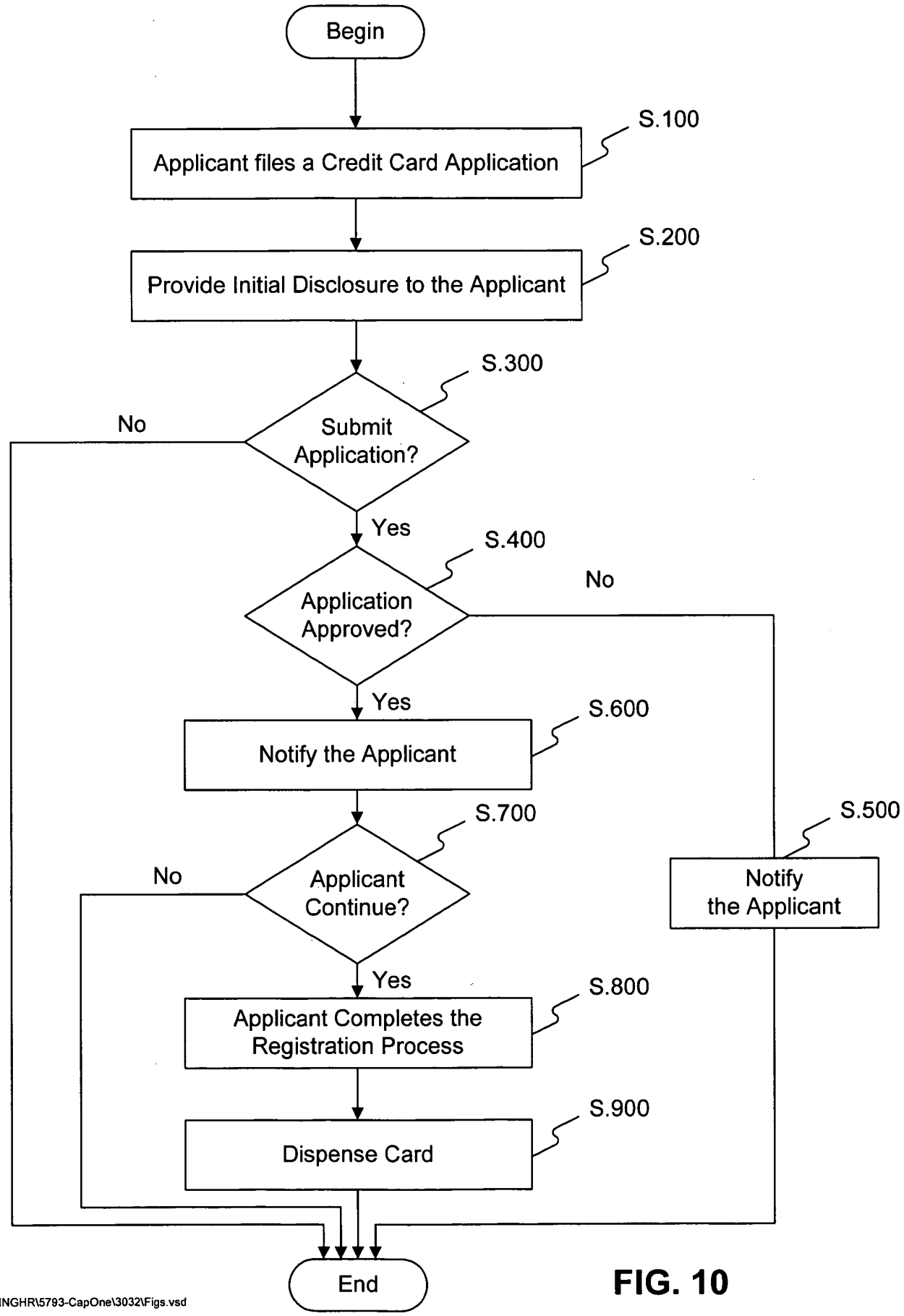

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FIG. 10